

Strengthen the FHA program by raising FHA mortgage limits nationwide in all communities, but especially in high-cost areas where consumers are most often in need of affordable mortgage financing options;

Allow FHA to offer flexible down payment terms and simplify the down payment process to aid homebuyers in overcoming a significant barrier to homeownership;

Allow FHA to price loans according to a borrower's risk;

Update FHA's successful reverse mortgage program; and

Increase the availability of FHA loan products to first-time, minority and low- to moderate income homebuyers by expanding the distribution channels that serve FHA.

NAMB supports H.R. 1852 as approved by the House Financial Services Committee earlier this year, but also favors a further increase in the FHA loan limits as proposed by an amendment expected to be offered by Chairman Frank (D-MA) and Reps. Miller (R-CA) and Cardoza (D-CA). Unfortunately, because FHA has been driven from those parts of the country where consumers are most in need of affordable financing, such as California, millions of borrowers have been forced to turn to high-cost financing and other non-traditional loan products. I urge you to support the bi-partisan amendment offered that calls for a further increase in FHA loan limits from \$417,000 to \$500,000, in order to better accommodate those borrowers living in high-cost areas of the country.

NAMB believes the reforms contained in H.R. 1852 will provide long-overdue modernization to the FHA, which will revitalize and increase participation in the FHA program. Please take this opportunity to restore confidence and stability in the mortgage market and once again make FHA loans a real choice for borrowers by voting in support of H.R. 1852.

Sincerely,

GEORGE HANZIMANOLIS, CRMS,  
*President of NAMB.*

#### PERSONAL EXPLANATION

#### HON. ROBERT E. ANDREWS

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, September 19, 2007*

Mr. ANDREWS. Madam Speaker, I was meeting with constituents and was detained from voting during Thursday, September 6, 2007. Had I been present I would have voted "yea" on the following rollcall vote: rollcall 876.

#### TRIBUTE TO THE TOWN OF SAN ANSELMO, CALIFORNIA

#### HON. LYNN C. WOOLSEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, September 19, 2007*

Ms. WOOLSEY. Madam Speaker, I rise with pride today to invite you to join me in congratulating the Town of San Anselmo, California, on its official centennial.

This charming town in one of the most beautiful counties in California derived its name from the Mexican designation of the area as La Laguna y Cañada de Anselm, or the Waters and Valley of Anselm—after a Miwok Indian who was buried there. His tribe, the Coastal Miwoks, inhabited the land for

thousands of years before Mexicans and Europeans arrived, surviving on the bounty of its creeks and forests.

Since the early 19th century when it was formally established as a land grant under the Mexican government, the town has served as a transportation hub for the area and an intersection between rural West Marin and the county's municipal centers to the east. To this day, in fact, downtown San Anselmo is still referred to as The Hub.

After California became the 31st of the United States of America, in 1850, the southern part of town including The Hub, was purchased from its Mexican owners by James Ross, whose descendants still live and work there. Since then, San Anselmo has grown to become everything that epitomizes small-town America—welcoming to strangers, benevolent to neighbors, supportive to businesses and education, and environmentally friendly to the habitat.

For example, when the Transcendental poet Ralph Waldo Emerson visited his niece in San Anselmo in 1871, he noticed of her husband's acreage that "Three or four wild deer still feed on his land, and now and then come near the house. The trees of his wood were almost all new to us—live-oak, madrona, redwood, and other pines than ours; and our garden flowers wild in all the fields." Even now, the wild deer still come to San Anselmo to feed in the gardens under the diverse arbors, verdant and prolific in what is one of Marin County's largest watersheds.

Indeed, San Anselmo retained its pastoral quality even after the North Pacific Coast Railroad laid rails through the town beginning in 1874. Already a transportation hub, the town went on the map as Junction, California. The coming of the industrial age did not, however, despoil the area's beauty.

But San Anselmo is not just another idyllic town. Since 1892, it has been the home of the San Francisco Theological Seminary, which is known because of its architecture as San Anselmo's "castle in the sky." With the establishment of this key Presbyterian institution, the town began to grow, and grew even more after the San Francisco earthquake of 1906, when refugees from the City's North Beach transplanted their homes to the hills around San Anselmo, planted grapevines and gave the neighborhood the nickname "Little Italy."

The next year, the town incorporated under the name Junction.

Another institution that establishes San Anselmo as more than just a pretty place is the Carnegie Library, built in 1915. A gift of Andrew Carnegie, the "patron saint of libraries," it is one of only 1,940 such libraries in the nation. Its Spanish revival style building still serves this town where more than 96 percent of the adult population have earned a high school diploma, and 60 percent have one or more college degrees.

With the opening of the Golden Gate Bridge in 1937, many of those who had previously come to San Anselmo only to escape the cold San Francisco summers decided to make the town their permanent home. Schools and churches replaced ranch and farm land, and by 1974, when it officially became the Town of San Anselmo, thousands of families called it home.

But San Anselmo is not just a propitious town for its residents. It welcomes visitors with equal neighborliness. In fact, Marin County

newspaper readers recently chose San Anselmo as the "Best town other than your own." A town without a single shopping mall, San Anselmo has also been voted "Best in the West" by Sunset magazine for antiques, offered for sale in 130 boutiques that line the two main streets of this small town.

Despite the routine flooding of San Anselmo Creek, the weather in San Anselmo is "nearly perfect," says Connie Rodgers, president of the San Anselmo Chamber of Commerce. She adds that "You can't find a better place to live in the whole United States."

Indeed, where else can you find less than three square miles containing a castle, a creek, a series of world-class antique shops and five of the top 100 Bay Area restaurants?

Madam Speaker, I offer my congratulations to San Anselmo on its first 100 years and a wish for many happy returns of the occasion.

#### COMMEMORATING THE 25TH ANNIVERSARY OF THE VIETNAM VETERANS MEMORIAL

SPEECH OF

#### HON. DAVID LOEBSACK

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 18, 2007*

Mr. LOEBSACK. Mr. Speaker, I rise today in commemoration of the 25th anniversary of the Vietnam Veterans Memorial.

This memorial stands as one of the finest tributes to a generation of veterans our country has ever created.

No person who has visited the memorial has been left untouched by the experience. It is an eloquent statement of gratitude to a generation of men and women who wore our country's uniform during a time of angst and uncertainty.

As the memorial's designer, Maya Ying Lin, stated ". . . this memorial is for those who have died, and for us to remember them." The Wall of Names, with 58,249 names inscribed on its face, is truly a place where all Americans—regardless of background, age, and personal beliefs—are able to come together to honor and remember those who served.

Today, with this resolution, the House of Representatives once again pays tribute to those who served our Nation and remembers their sacrifice.

#### HONORING FATHER ROBERT DONLAN'S 40 YEARS OF SERVICE TO THE CATHOLIC CHURCH

#### HON. GINNY BROWN-WAITE

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, September 19, 2007*

Ms. GINNY BROWN-WAITE of Florida. Madam Speaker, I rise today to honor the Reverend Robert R. Donlan, Pastor at St. Anthony Catholic Church in Brooksville, Florida, on the 40th anniversary of his ordination into the priesthood. For the past 40 years, Father Donlan has served the Catholic Church with honor and distinction, all in the name of Jesus Christ.

Born in Amsterdam, New York, Father Donlan has dedicated his life to serving the